This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A process ~~for~~ determining object level profitability in a relational database management system, comprising the steps of:

providing an electronic relational database;

preparing information to be accessed electronically through the relational database management system by extracting, conditioning and loading object attribute values, financial statement attribute values and event attribute values into the relational database;

establishing, in the relational database, rules for processing the prepared information;

in the relational database, simultaneously and independently calculating ~~independently~~ in parallel at least one marginal value of profit for each object being measured using the established rules as applied to a selected set of prepared information;

in the relational database, calculating a fully absorbed profit adjustment value for each object being measured; and

combining the at least one marginal value of profit and the fully absorbed profit adjustment value to create a measure for object level profitability.

2. (Original) The process of claim 1, wherein the relational database comprises a structured query language (SQL).

3.-5. Canceled.

6. (Original) The process of claim 1, wherein the preparing step further includes the step of calculating opportunity values of funds used or supplied by each object being measured.

7. (Original) The process of claim 1, wherein the establishing step includes the steps of providing the information necessary to select objects, and performing the correct profit calculus.

8. (Original) The process of claim 1, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

9. (Original) The process of claim 1, wherein the step of calculating at least one marginal value of profit includes the step of provisioning (P) for the selected set of prepared information, provisioning being the expected profit value adjustment for future outcomes related to the object.

10. Canceled

11. (Currently Amended) The process of claim 8 ~~10~~, wherein the step of calculating a fully absorbed profit adjustment value includes the step of calculating the value for indirect expense (IE) which is an apportioned profit value adjustment for all non-object related resource consumption.

12. (Original) The process of claim 11, wherein the combining step includes the steps of adding net interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and indirect expense (IE).

13. (Original) The process of claim 12, including the step of adjusting the measure for object level profitability for taxes and/or object economic value.

14.-15. Canceled

16. (Previously Amended) A process for determining object level profitability in a relational database management system, comprising the steps of:

preparing information to be accessed electronically through the relational database management system;

establishing, in the relational database, rules for processing the prepared information;

calculating independently at least one marginal value of profit for each object being measured using the established rules as applied to a selected set of prepared information;

calculating a fully absorbed profit adjustment value including value adjustments for taxes and/or object economic value; and

combining the at least one marginal value of profit and the fully absorbed profit adjustment value to create a measure for object level profitability.

17. (Original) The process of claim 16, wherein the relational database comprises a structured query language (SQL).

18. (Original) The process of claim 16, wherein the preparing step

includes the step of extracting, conditioning and loading object attribute values into the database.

19. (Original) The process of claim 18, wherein the preparing step includes the steps of extracting, conditioning and loading financial statement attribute values into the database.

20. (Original) The process of claim 19, wherein the preparing step includes the steps of extracting, conditioning and loading event attribute values into the database.

21. (Original) The process of claim 20, wherein the preparing step further includes the step of calculating opportunity values of funds used or supplied by each object being measured.

22. (Original) The process of claim 16, wherein the establishing step includes the steps of providing the information necessary to select objects, and performing the correct profit calculus.

23. (Original) The process of claim 16, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

24. (Original) The process of claim 16, wherein the step of calculating at least one marginal value of profit includes the step of

provisioning (P) for the selected set of prepared information, provisioning being the expected profit value adjustment for future outcomes related to the object.

25. (Original) The process of claim 24, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

26. (Original) The process of claim 25, wherein the step of calculating a fully absorbed profit adjustment value includes the step of calculating the value for indirect expense (IE) which is an apportioned profit value adjustment for all non-object related resource consumption.

27. (Original) The process of claim 26, wherein the combining step includes the steps of adding net interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and indirect expense (IE).

28. (Original) The process of claim 16, wherein the at least one marginal value of profit is calculated in parallel.

29. (Original) The process of claim 16, wherein the fully absorbed profit adjustment value is calculated utilizing the calculated at least one marginal value of profit.

30. (Original) A process for determining object level profitability in a relational database management system, comprising the steps of:

preparing information to be accessed electronically through the relational database management system, including the step of calculating opportunity values of funds used or supplied by each object being measured;

establishing, in the relational database, rules for processing the prepared information;

calculating independently at least one marginal value of profit for each object being measured using the established rules as applied to a selected set of prepared information;

calculating a fully absorbed profit adjustment value for each object being measured; and

combining the at least one marginal value of profit and the fully absorbed profit adjustment value to create a measure for object level profitability.

31. (Original) The process of claim 30, wherein the relational database comprises a structured query language (SQL).

32. (Original) The process of claim 30, wherein the preparing step includes the step of extracting, conditioning and loading object attribute values into the database.

33. (Original) The process of claim 32, wherein the preparing step includes the steps of extracting, conditioning and loading financial statement attribute values into the database.

34. (Original) The process of claim 33, wherein the preparing step includes the steps of extracting, conditioning and loading event attribute values into the database.

35. (Original) The process of claim 30, wherein the establishing step includes the steps of providing the information necessary to select objects, and performing the correct profit calculus.

36. (Original) The process of claim 30, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

37. (Original) The process of claim 30, wherein the step of calculating at least one marginal value of profit includes the step of provisioning (P) for the selected set of prepared information, provisioning being the expected profit value adjustment for future outcomes related to the object.

38. (Original) The process of claim 37, wherein the step of calculating at least one marginal value of profit includes the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object.

39. (Original) The process of claim 38, wherein the step of calculating a fully absorbed profit adjustment value includes the step of calculating the value for indirect expense (IE) which is an apportioned profit value adjustment for all non-object related resource consumption.

40. (Original) The process of claim 39, wherein the combining step includes the steps of adding net interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and indirect expense (IE).

41. (Original) The process of claim 40, including the step of adjusting the measure for object level profitability for taxes and/or object economic value.

42. (Original) The process of claim 30, wherein the at least one marginal value of profit is calculated in parallel.

43. (Original) The process of claim 30, wherein the fully absorbed profit adjustment value is calculated utilizing the calculated at least one marginal value of profit.

44. (New) A process determining object level profitability in a relational database management system, comprising the steps of:

providing a structured query language relational database;

preparing information to be accessed electronically through the relational database management system by extracting, conditioning and loading object attribute values, financial statement attribute values and event attribute values into the relational database;

establishing, in the relational database, rules for processing the prepared information;

in the relational database, simultaneously and independently

calculating in parallel at least one marginal value of profit for each object being measured using the established rules as applied to a selected set of prepared information, including the steps of calculating net interest (NI), other revenue (OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, value of funds provided and earnings on equity funds used less the sum of interest expense and costs of funds used, other revenue (OR) is a measure of profit contribution from non-interest related sources, and direct expense (DE) is the profit value reduction due to marginal resource consumption by the object;

in the relational database, calculating a fully absorbed profit adjustment value for each object being measured, including the step of calculating the value for indirect expense (IE) which is an apportioned profit value adjustment for all non-object related resource consumption; and

combining the at least one marginal value of profit and the fully absorbed profit adjustment value to create a measure for object level profitability.

45. (New) The process of claim 44, wherein the preparing step further includes the step of calculating opportunity values of funds used or supplied by each object being measured.

46. (New) The process of claim 44, wherein the establishing step includes the steps of providing the information necessary to select objects, and performing the correct profit calculus.

47. (New) The process of claim 44, wherein the step of calculating at least one marginal value of profit includes the step of provisioning (P) for the selected set of prepared information, provisioning being the expected profit value adjustment for future outcomes related to the object.

48. (New) The process of claim 47, wherein the combining step includes the steps of adding net interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and indirect expense (IE).

49. (New) The process of claim 48, including the step of adjusting the measure for object level profitability for taxes and/or object economic value.

50. (New) A relational computation process measuring an individual or incremental decisions impact on profit, or fundamental object profitability, elemental to multiple business dimensions consistent with independently calculated total profit, the process comprising the steps of:

providing an electronic relational database;

preparing information to be accessed electronically through the relational database management system by extracting, conditioning and loading object attribute values, financial statement attribute values and event attribute values into the relational database;

establishing, in the relational database, rules for processing the prepared information;

in the relational database, simultaneously and independently calculating in parallel marginal profit measures using the established rules, including:

a) marginal profit measures associated with balance sheet resources;

b) marginal measures of non-balanced oriented revenues;

c) marginal cost measures; or

d) marginal measures of expected costs or revenues;

in the relational database, using the calculated marginal profit measures to calculate a fully absorbed profit adjustment value for each fundamental object being measured, including the step of calculating the

value for an apportioned profit value adjustment for all non-object related resource consumption; and

combining the at least one marginal value of profit and the fully absorbed profit adjustment value to create a measure for fundamental object profitability.

51. (New) The process of claim 50, wherein the relational database comprises a structured query language (SQL).

52. (New) The process of claim 50, wherein the preparing step further includes the step of calculating opportunity values of funds used or supplied by each object being measured.

53. (New) The process of claim 50, wherein the establishing step includes the steps of providing the information necessary to select objects, and performing the correct profit calculus.

54. (New) The process of claim 50, wherein the step of calculating at least one marginal value of profit includes the step of provisioning (P) for the selected set of prepared information, provisioning being the expected profit value adjustment for future outcomes related to the object.

55. (New) The process of claim 50, including the step of adjusting the measure for object level profitability for taxes and/or object economic value.

56. (New) A relational computation process measuring an individual or incremental decisions impact on profit, or fundamental object profitability, elemental to multiple business dimensions consistent with independently calculated total profit, the process comprising the steps of:

providing an electronic structured query language relational database;

preparing information to be accessed electronically through the relational database management system by extracting, conditioning and loading object attribute values, financial statement attribute values and event attribute values into the relational database;

calculating opportunity values of funds used or supplied by each object being measured;

establishing, in the relational database, rules for processing the prepared information, including providing the information necessary to select objects, and performing the correct profit calculus;

in the relational database, simultaneously and independently calculating in parallel marginal profit measures using the established rules, including:

a) marginal profit measures associated with balance sheet resources;

b) marginal measures of non-balanced oriented revenues;

c) marginal cost measures; and

d) marginal measures of expected costs or revenues;

in the relational database, using the calculated marginal profit measures to calculate a fully absorbed profit adjustment value for each fundamental object being measured, including the step of calculating the value for an apportioned profit value adjustment for all non-object related resource consumption;

combining the at least one marginal value of profit and the fully absorbed profit adjustment value to create a measure for fundamental object profitability; and

adjusting the measure for object level profitability for taxes and/or object economic value.

57. (New) A relational computation process measuring an individual or incremental decisions impact on profit, or fundamental object profitability, elemental to multiple business dimensions consistent with independently calculated total profit, the process comprising the steps of:

providing an electronic structured query language relational database;

preparing information to be accessed electronically through the relational database management system by extracting, conditioning and loading object attribute values, financial statement attribute values and event attribute values into the relational database;

establishing, in the relational database, rules for processing the prepared information, including providing the information necessary to select objects, and performing the correct profit calculus;

in the relational database, simultaneously and independently calculating in parallel marginal profit measures using the established rules, including:

a) marginal profit measures associated with balance sheet resources;
b) marginal measures of non-balanced oriented revenues;
c) marginal cost measures;
d) marginal measures of expected costs or revenues; calculating the marginal profit measures; and
e) fully absorbed indirect expense.

58. (New) The process of claim 57, wherein the preparing step further includes the step of calculating opportunity values of funds used or supplied by each object being measured.

59. (New) The process of claim 57, including the step of adjusting the measure for object level profitability for taxes and/or object economic value.